

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Sonya D. Howell  
Debtor

Case No. 22-11329-aih  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-1  
Date Rcvd: Oct 27, 2022

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2022:**

Recip ID	Recipient Name and Address
db	+ Sonya D. Howell, 20212 Butternut Ln., Warrensville Heights, OH 44128-2817
27224325	Akron Children's Hospital, P.O. Box 1757, Akron, OH 44309-1757
27224335	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, IC Systems Collections, P.O. Box 64378, Saint Paul, MN 55164
27224337	+ Keith D. Weiner & Associates Co.,L.P.A., 1100 Superior Avenue East, Suite 1100, Cleveland, OH 44114-2520
27224338	+ Pamela L. Gorski, 19885 Detroit Rd., Suite 185, Rocky River, OH 44116-1815
27224341	++ TEAM RECOVERY INC, PO BOX 1643, STOW OH 44224-0643 address filed with court:, Team Recovery Inc., 3928 Clock Pointe Trail, Suite 101, Stow, OH 44224-6964
27224342	+ The CBE Group, Inc, 131 Tower Park Dr. Suite 100, P.O. Box 900, Waterloo, IA 50704-0900
27224343	+ University Hospitals, P.O. Box 781988, Detroit, MI 48278-1988

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QSSTEIN.COM	Oct 28 2022 00:38:00	Sheldon Stein, S. Stein Company LLC, 50 Public Square, Suite 2200, Post Office Box 5606, Cleveland, OH 44101-0606
ust	+ Email/Text: ustregion09.cl.ecf@usdoj.gov	Oct 27 2022 20:46:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
cr	+ EDI: AISACG.COM	Oct 28 2022 00:38:00	Bridgecrest Acceptance Corporation, c/o AIS Portfo, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
27224324	+ Email/Text: bncnotifications@pheaa.org	Oct 27 2022 20:46:00	AES/PNC, P.O. Box 61047, Harrisburg, PA 17106-1047
27224326	EDI: ATTWIREBK.COM	Oct 28 2022 00:38:00	AT & T, P.O. Box 5014, Carol Stream, IL 60197-5014
27224327	+ Email/Text: rm-bknotices@bridgecrest.com	Oct 27 2022 20:47:00	Bridgecrest, fka Drive Time, P.O. Box 29018, Phoenix, AZ 85038-9018
27224328	+ EDI: CAPONEAUTO.COM	Oct 28 2022 00:38:00	Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
27224330	+ Email/Text: SM-JS-Clerk-COCFinance@cuyahogacounty.us	Oct 27 2022 20:46:00	Cuyahoga County Common Pleas, 1200 Ontario St., JL-21-067236, Cleveland, OH 44113-1604
27224329	+ Email/Text: SM-JS-Clerk-COCFinance@cuyahogacounty.us	Oct 27 2022 20:46:00	Cuyahoga County Common Pleas, 1200 Ontario St., GR-22-020252, Cleveland, OH 44113-1604
27224331	EDI: DIRECTV.COM	Oct 28 2022 00:48:00	Direct TV, Attn: Bankruptcy Dept, PO Box 6550, Englewood, CO 80155
27224332	+ Email/Text: bknotice@ercbpo.com	Oct 27 2022 20:47:00	Enhanced Recovery Company, LLC, P.O. Box 57547, Jacksonville, FL 32241-7547
27224334	Email/Text: jill@ffcc.com		

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		Oct 27 2022 20:46:00	First Federal Credit Control, 24700 Chagrin Blvd. #205, Beachwood, OH 44122
27224333	+ Email/Text: bncnotifications@phea.org		
		Oct 27 2022 20:46:00	Fed Loan Servicing, P.O.Box 60610, Harrisburg, PA 17106-0610
27224335	EDI: LCIICSYSTEM		
		Oct 28 2022 00:38:00	IC Systems Collections, P.O. Box 64378, Saint Paul, MN 55164
27224336	Email/Text: bankruptcy@firstenergycorp.com		
		Oct 27 2022 20:46:00	Illuminating Company, P.O. Box 3687, Akron, OH 44309-3687
27226234	+ EDI: RECOVERYCORP.COM		
		Oct 28 2022 00:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
27224340	EDI: AISSPRINT		
		Oct 28 2022 00:38:00	Sprint, Attn: Bankruptcy Dept., P.O. Box 7949, Overland Park, KS 66207-0949
27224339	Email/Text: dl-csgbankruptcy@charter.com		
		Oct 27 2022 20:47:00	Spectrum, P.O. Box 901, Carol Stream, IL 60132-0901
TOTAL: 18			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2022      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2022 at the address(es) listed below:

Name	Email Address
Anna Marie Wall	on behalf of Debtor Sonya D. Howell awall@ohiolegalclinic.com amariewall27@gmail.com;nkrenisky@ohiolegalclinic.com;rausermail@ohiolegalclinic.com;rauserlaw@gmail.com;rauser@bestcl ientinc.com;rauserandassociates@gmail.com;rauserrecfmail@gmail.com;mresar@ohiolegalclinic.com;baute
Sheldon Stein	ssteindocs@gmail.com sstein@ecf.axosfs.com;sheldon@steintrustee.com

TOTAL: 2

**Information to identify the case:**

Debtor 1

**Sonya D. Howell**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4367

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Northern District of Ohio

Case number: 22-11329-aih

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sonya D. Howell

10/26/22**By the court:** ARTHUR I HARRIS  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**